UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA WILKES BARRE DIVISION

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/09/2016.
- 2) The plan was confirmed on 03/30/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/07/2019, 04/03/2019, 09/24/2019, 10/21/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on $\frac{11}{08}/2021$.
- 6) Number of months from filing or conversion to last payment: <u>62</u>.
- 7) Number of months case was pending: <u>64</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$76,572.00.
- 10) Amount of unsecured claims discharged without full payment: \$88,257.58.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 42,576.00 Total paid by or on behalf of the debtor(s) \$ 0.00 Less amount refunded to debtor(s)

\$ 42,576.00 **NET RECEIPTS**

Expenses of Administration:

\$ 9,825.65 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 3,081.73 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 12,907.38

\$ 0.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
LISA M. DORAN, ESQUIRE	Lgl	0.00	NA	NA	9,825.65	0.00
WELLS FARGO	Sec	4,149.88	4,149.88	0.00	0.00	0.00
BECKET & LEE	Sec	30,466.55	30,466.55	0.00	0.00	0.00
BECKET & LEE	Uns	0.00	14,669.03	14,669.03	295.93	0.00
CAPITAL ONE BANK	Uns	11,658.88	11,658.88	11,658.88	235.21	0.00
BECKET & LEE	Sec	14,399.28	14,399.28	296.07	216.34	0.00
BECKET & LEE	Uns	0.00	6,632.56	6,632.56	133.81	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	28,259.00	29,369.42	29,369.42	592.51	0.00
BECKET & LEE	Uns	2,283.00	2,376.10	2,376.10	47.94	0.00
SYNCHRONY BANK	Uns	0.00	1,719.53	1,719.53	34.69	0.00
RUSHMORE LOAN MGMT SERVICE	Sec	0.00	191,915.27	8,708.33	8,708.33	0.00
PNC BANK	Sec	544,147.00	553,465.76	7,945.46	7,945.46	0.00
PNC BANK	Uns	0.00	553,465.76	546,210.76	11,019.45	0.00
PNC BANK	Sec	45,479.46	45,479.46	600.72	438.95	0.00
DITECH	Sec	201,450.00	NA	NA	0.00	0.00
CHASE/DISNEY	Uns	29,006.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAMS CLUB	Uns	1,225.24	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
TOYOTA MOTOR CREDIT CORP	Uns	7,200.00	NA	NA	0.00	0.00
U PROMISE BY SALLIE MAE	Uns	20,985.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:				
	Claim Allowed	Principal Paid	Interest Paid	
Secured Payments:				
Mortgage Ongoing	\$ 7,945.46	\$ 7,945.46	\$ 0.00	
Mortgage Arrearage	\$ 9,309.05	\$ 9,147.28	\$ 0.00	
Debt Secured by Vehicle	\$ 296.07	\$ 216.34	\$ 0.00	
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL SECURED:	\$ 17,550.58	\$ 17,309.08	\$ 0.00	
Priority Unsecured Payments:				
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00	
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00	
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00	
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00	
GENERAL UNSECURED PAYMENTS:	\$ 612,636.28	\$ 12,359.54	\$ 0.00	

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 12,907.38 \$ 29,668.62
TOTAL DISBURSEMENTS:	\$ 42,576.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/05/2022 By: s/ Jack N. Zaharopoulos

STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.